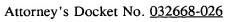
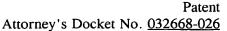
Patent





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In re F	atent Ap	pplication of	)	)		
Daniel I. FLITCROFT et al.				Group Art Unit: 3627		
Application No.: 09/665,574			)	Examiner: C. Buchanan		
Filed:	d: September 18, 2000		)	) Confirmation No.: 6529		
For:	CREDIT CARD SYSTEM AN METHOD		ID ?			
			)	) )	RECEIVED	
			ON DISCLO	SURE STATEMENT L LETTER	JAN 0 7 2004	
P.O. E	30x 1450	for Patents A 22313-1450			GROUP 3600	
Sir:						
above-		ed is an Information Dis d patent application.	closure Staten	nent and accompanying form	PTO-1449 for the	
	[X]	No additional fee for submission of an IDS is required.				
	[]	The fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) is also enclosed.				
	[]					
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	[ ]	Charge \$	_to Deposit A	ccount No. 02-4800 for the	fee due.	
	[ ]	A check in the amount	of \$	is enclosed for the fee du	e.	
	nd 1.21 t		this paper, an	any appropriate fees under 3 d to credit any overpayment uplicate.		
			Respectfully	submitted,		
			Burns, Doa	ne, Swecker & Mathis, L.	L.P.	
Date: January 6, 2004  By: John F Registr		Guay ation No. 47,248				
DO B	0x 1404					

P.O. Box 1404 Alexandria, Virginia 22313-1404 (703) 836-6620





## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of	)
Daniel I. FLITCROFT et al.	) Oroup Art Unit: 3627
Application No.: 09/665,574	) <ul><li>Examiner: C. Buchanan</li></ul>
Filed: September 18, 2000	) Confirmation No.: 6529
For: CREDIT CARD SYSTEM AND METHOD	) .

## INFORMATION DISCLOSURE STATEMENT

JAN 0 7 2004 GROUP 3500

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, Applicants hereby submit the following information in conformance with 37 C.F.R. §§ 1.97 and 1.98:

United States Patent No. 6,422,462

Cohen

July 23, 2002

Pursuant to 37 C.F.R. § 1.98, a copy of the cited document is enclosed.

This document is being submitted after a first Office Action on the merits but prior to the closing of prosecution, therefore under 37 C.F.R. § 1.97(c) a statement is enclosed.

I, the undersigned, hereby state that no item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application and, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 C.F.R. § 1.56(c) more than three (3) months prior to the filing of this Information Disclosure Statement.

Information Disclosure Statement Application No. <u>09/665,574</u> Attorney's Docket No. <u>032668-026</u> Page 2

To assist the Examiner, this document is listed on the attached form PTO-1449. It is respectfully requested that an Examiner-initialed copy of this form be returned to the undersigned.

Respectfully submitted,

Burns, Doane, Swecker & Mathis, L.L.P.

y: 💃

Registration No. 47,248

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Date: January 6, 2004